



# EMPLOYMENT PRACTICES LIABILITY

In today's legal and economic environment, every company is at risk for lawsuits by its current and former employees. Employment Practices Liability Insurance ("EPLI") aims to help companies respond to a variety of employment related issues. Arch Insurance offers comprehensive coverage for the most critical employment issues including discrimination, harassment, wrongful termination, retaliation and other employment related torts. In an environment of increasing employee litigation, EPL insurance and risk management tools from Arch Insurance Group can help companies reduce financial loss and reputational damage.

Our team of underwriting professionals has extensive experience in evaluating these types of risks. Our underwriters evaluate and analyze the risk factors for each account and tailor our underwriting approach and solution for the specific exposures of each insured.

## CUSTOMER PROFILE

Public and Private companies varying in the number of employees and in all industry segments.

## POLICY FORMS

- Arch Essential EPL<sup>SM</sup>
- Arch Corporate Canopy for Private Companies

## KEY FEATURES

Arch has developed leading-edge policies that helps employers across all sizes and industries combat the most pressing risk issues of the day.

Key features include:

- State-of-the-Art "EEOC Charge & Written Demand Continuity Protection".
  - Solution to late notice on EEOC Charges and Written Demands
  - Can protect Insureds when Claims Managers are unaware of such charges and demands
- Broadened definition of Employment Practices Wrongful Act including:
  - Discrimination based on military or veteran status or political affiliation
  - Workplace bullying
  - Retaliation to include negative treatment of any Employee
- Third-Party liability coverage
- Coverage for Wrongful Acts utilizing Internet & Social Media
- Loss definition includes explicit defense costs carve-back
- Emotional distress and mental anguish carve-back to bodily injury exclusion
- No intentional conduct exclusion
- Non-rescindable policy
- Precise definition of Class Action Claim
- Defense Cost advancement on a current basis
- No Retention for Insured Persons when Insured cannot indemnify by reason of insolvency

## LOSS CONTROL SERVICES

Arch insureds enjoy a value-added, free, interactive risk management program to assist them in reducing their risk of employee claims. Arch has developed this program in conjunction with Jackson Lewis LLP, a national law firm with 23 offices and 380 attorneys across the United States.

The comprehensive program has three components:

### 1. Hotline Services Provided by Jackson Lewis

Jackson Lewis also provides a confidential call-in "hotline" for Arch Insurance Group insureds to ask questions about workplace concerns. To access the hotline, dial the toll free number, **888-538-6890**. The hotline is a great source to identify and discuss key legal issues, but it is not a substitute for legal advice.

### 2. Training Provided by Jackson Lewis & Workplace Answers

Training employees and supervisors is a key element in preventing employment law disputes, and assisting in defending such disputes. Jackson Lewis offers in-person training on all aspects of workplace law at reduced rates. Additionally, Jackson Lewis has partnered with Workplace Answers, the industry leader in **web-based** training on human resources, ethics and legal compliance topics. To learn more about Workplace Answers' innovative training programs, access their website at [www.workplaceanswers.com](http://www.workplaceanswers.com).

## CAPACITY

Up to \$25 million in limits on a primary and excess basis

## SUBMISSION GUIDELINES

Completed Application with loss history

## DISTRIBUTION

Retail and wholesale producers

## CLAIMS

Arch Insurance Group adheres to a proactive claims handling program in order to achieve cost efficient, superior results. Our claims professionals have extensive experience handling most types of losses and are dedicated to providing customized, responsive customer service to each insured. Partnership with our insured is the cornerstone of the Arch claim handling philosophy. For more information email [claims@archinsurance.com](mailto:claims@archinsurance.com).

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